

Business Insurance

Insurance Schedule

Arranged Through:

Brooks Braithwaite (Sussex) Ltd
4 Bridge Road Business Park
Bridge Road
Haywards Heath
West Sussex
RH16 1TX

Client Reference No: 088425/168441
Client Name: Miss Lisa Sinnott
Insured: St Paws Training Academy
Post Code:
Policy Number: IS01963001
Period of Insurance: 01/09/24 to 01/09/25

On Behalf of:

St Paws Training Academy

Business Activities:-

Pet Training/Behaviourist

Premium £: 114.75
IPT (@12.00%) £: 13.77
Policy Fee £: 15.00
Total Annual Amount Payable £: 143.52
First Direct Debit of £: 14.37
Remaining Direct Debit 9x £: 14.35 **0% APR**

**Insured/Not
Insured**

Section 1

Property Damage-

1a Commercial Buildings - Standard Construction

Cover - Defined policy events but excluding accidental damage.

Not Insured

Excess £250 all occurrences.

Section 1

Property Damage-

1a Commercial Buildings - Non Standard Construction

Cover - Defined policy events but excluding accidental damage.

Not Insured

Excess £250 all occurrences.

Section 1

Accidental Damage

Available on sections 1a to 1c

Cover - Optional accidental Damage to Insured Buildings, Contents and Stock.

Not Insured

Section 1

Property Damage-

1b - Contents

Cover - Defined policy events but excluding Accidental damage, designed to include Fixtures/
Fittings, Office Furniture, Floor Covering, Dog/Cat Beds/Bowls, Portable Heaters, Fire Fighting
Equipment etc but excluding items declared under Sections 1c and 1e.

Not Insured

Excess £100 each and every claim.

Section 1

Property Damage-

1c - Stock

Cover - Defined policy events but excluding Accidental damage, designed to include your stock
including items for resale but, excluding animals at your premises.

Not Insured

Excess £100 each and every claim.

Section 1

Property Damage-

1e - Computer and Other Business Equipment

Cover on Insured's Premises Only.

Cover - Defined policy events but including Accidental damage, designed to include Computers,
Word Processors, VDUs, Keyboards, Printers, Fax Machines, Photocopiers, Telecommunication
Equipment, Freezers, Grooming Equipment etc.

Not Insured

Excess £100 each and every claim.

Section 2**Business Interruption**

Only available if purchased in conjunction with Sections 1a (Buildings) or 1b (Contents).

Not Insured

Cover - designed to cover loss of revenue due to the business being interrupted as a result of an event defined under section 2. Benefit payable up to 12 months following the event and is based upon your annual revenue.

Excess £100 each and every claim.

Section 3**Money**

Designed to cover loss of money by theft, (including cheque, POs and credit card receipts) from your premises or in transit to a bank.

Not Insured

Excess £50 each and every claim.

Section 4**Own Goods in Transit**

Designed to cover your own Goods in Transit.

Not Insured

Excess £50 each and every claim.

Section 5**Specified All Risks UK and EU**

On/off premises coverage UK/ EU wide for specified items. Only available on items which are insured under section 1e.

Not Insured

Excess £100 each and every claim.

Section 6a**Loss or Theft of Keys**

Designed to cover loss or theft of keys used in connection with your business (as stated on the Insurance Schedule).

Insured

Excess £50 each and every claim.

Sum Insured £: 10,000

Section 7**Employers' Liability**

Cover - The Insured's statutory legal liability to employees and volunteers.

Insured

Employers Liability includes cover for up to 10 persons employed/volunteering/undertaking work experience/providing labour on a self-employed basis/providing labour only as a subcontractor on behalf of the person or business named on this document.

Excluding any liability whatsoever in respect of Livery and Equine risks.

Excess Nil

Sum Insured £: 10,000,000

Section 8**Public Liability**

Insured

Excluding any injury to the animal owner, or any damage to the animal owner's property caused by or attributable to the owner's animal.

Excluding any liability whatsoever in respect of Livery and Equine risks.

Excess £250 each and every Third Party Property Damage claim.

Sum Insured £: 5,000,000

**Section 8b
Professional Indemnity Extension**

Insured

Maximum benefit of £100,000 in the policy period.
Excess £250 each and every claim.

Sum Insured £: 100,000

**Section 9
Care Custody and Control of Animals
Plan 4, Capped £1250**

Insured

Section A, Veterinary Fee Benefit, maximum £1250 per animal in the period of insurance
Section B, Death Benefit, maximum £1250 per animal in the period of insurance
Section C, Loss by theft or straying, maximum £1250 per animal in the period of insurance
Section D, Loss of Boarding Fees, maximum £350 per animal in the period of insurance
Section E, Advertising and Reward, maximum £350 per animal in the period of insurance
Section F, Animals in Transit, maximum £2000 per animal in the period of insurance.
Section F Excess £50 each and every claim.

Maximum Total Benefit in the Period of Insurance is £3000.

**Section 9
Care Custody and Control of Animals
Scheme Section G, Custodial Responsibility**

Insured

Custodial Responsibility for animals in your care. This offers cover (up to a limit of £10,000 in the period of insurance; normally 12 months) in respect of costs and expenses incurred in defending or settling any claim for negligence made against you by any person utilising the services supplied by you under your normal contract or conditions of business.

Excess £50 each and every claim

Sum Insured £: 10,000

The premium should be paid by the due date to ensure that cover is maintained. In the event that the premium is paid AFTER renewal date, a new policy may be required and the premium payable and terms & conditions may be subject to change. Your policy cover will cease if you fail to keep up payments on an instalment, agreement or premium finance facility related to it.

Acting as agent of the Insurer in the sourcing and placing of this policy, we only offer cover from the scheme insurer(s) as detailed in the Terms and Conditions. You are entitled to request information regarding any commission we may receive as a result of placing your insurance business.

This Insurance Schedule is based upon the information you have given us, either over the telephone, online or in writing. In the case of a renewal it is further based upon the information we hold on file and any changes You have made following your last Insurance Schedule being issued. This Insurance Schedule reflects your instructions to us and insurance requirements with regard to this particular risk only and is a non-advised sale. You should read this Insurance Schedule carefully to ensure it adequately meets your needs with regard to this insurance. If anything is incorrect or any changes are required or you wish any further explanation or clarification please telephone us. It is agreed that any words appearing in italics on this Insurance Schedule shall not form part of this policy and are set out purely for the purpose of providing guidance for You and shall have no legal or other effect and shall not be binding in any manner upon the Insurer or any Tribunal or Court.

Your Duty To Give Information

It is important that you inform us of any change in your circumstances that may be relevant to your particular Insurance i.e.

- any criminal convictions
- any financial disputes
- changes to your business activities
- changes to the animals in which cover is required for
- any change of address
- any changes to policyholders

Non-disclosure, misdescription or misrepresentation of any information given may entitle Underwriters to

- avoid this Policy and return all premiums to You and You shall reimburse us in respect of all payments already made by Us
- apply additional terms from inception.
- reduce the claim amount paid proportionally to the amount of premium under charged

Identity of Insurers

Sections 1 to 8 - Ecclesiastical Insurance Office plc.

Section 9 - Allianz Insurance plc.